

WESTFORD AFFORDABLE

HOUSING ACTION PLAN

Planned Production in Accordance with 760 CMR 31.07(1)(i)

Prepared by the

Westford Affordable Housing Committee

With Technical Assistance from

John J. Ryan

DEVELOPMENT CYCLES

Amherst, MA

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Bruce Caldwell	112 Keyes Road	692-4101
Lauren Coffey	178 Concord Road	392-4964
Doug Deschenes	5 Lindsay Lane	692-7198
Ann Eno	5 Fisher Way	692-5483
Scott Hazelton	76 Nutting Road	692-9350
Diane Holmes	59 Lowell Road	692-4652
Carl Lyman	102 Forge Village Road	692-7399
Elaine Nickerson, Vice Chair	4 Jelley Road	392-0655
Andrea Peraner-Sweet	21 Kirsi Circle	692-7399
Chris Pude*	7 Bayberry Rd	692-3808
Chris Romeo, Chair	239 Concord Road	392-1513
Jim Silva	98 Chamberlain Road	399-0003
Mary Trubey	34 Depot St.	692-8355
Norman Khumalo*	Town Hall	692-5501
Jennifer Burke*	Town Hall	692-5524

*=non voting member

Table of Contents

EXECUTIVE SUMMARY	4
I. INTRODUCTION	13
II. HOUSING NEEDS ASSESSMENT	14
<i>A. Community Background</i>	
<i>B. Key Housing Needs Indicators</i>	
<i>C. Needs Analysis</i>	
III. INFRASTRUCTURE & DEVELOPMENT CONSTRAINTS	32
IV. AFFORDABLE HOUSING GOALS	35
<i>A. Housing Goals by Income, Tenure and Type</i>	
<i>B. Principles for Action</i>	
V. AFFORDABLE HOUSING STRATEGIES	39
<i>A. Working with Existing Buildings</i>	
<i>B. Utilizing Town-owned Land and Buildings</i>	
<i>C. New Development Strategies</i>	
<i>D. Zoning Strategies</i>	
<i>E. Other Actions to Help Fund and Support Affordable Housing Plan</i>	
VI. TIMELINE FOR DEVELOPMENT	45
APPENDICES	47
<i>Appendix A. Summary of Employee Survey on Housing Needs</i>	
<i>Appendix B. Town Land and Future Vacated Buildings</i>	
<i>Appendix C: Fair Housing Plan Update</i>	

EXECUTIVE SUMMARY

The Westford Affordable Housing Action Plan is the product of a year-long community process of gathering information about the community's housing needs, infrastructure and development constraints, housing goals, housing strategies, and timetable for action. The process involved regular meetings of the Westford Affordable Housing Committee (AHC) with housing consultant John Ryan of Amherst, MA. The Committee sought advice and counsel from Town boards; surveyed Town and school employees; and solicited comments from the public through public information sessions and via the Town's website.

This Affordable Housing Action Plan has as its goal meeting the state's mandate that ten percent of the Town's housing stock be affordable to low and moderate-income households. This Action Plan represents a guide to meeting that goal over the next ten years in a manner that 1) addresses real housing needs and 2) preserves and enhances Westford's community character, economic vitality, and delivery of community services. The Plan aims first to meet the housing needs of low- and moderate-income residents already living in the community and secondly to contribute to the availability of affordable housing in the larger Northern Middlesex area. The following represents key findings and recommendations.

HOUSING NEEDS

Westford has grown dramatically over the past twenty years, but nearly all of its new housing meets the needs of only a relatively small segment of the population: higher-income families with children. Housing has grown larger and more uniformly owner-occupied and detached even as households have grown smaller. There is a fundamental mismatch between the housing the community currently offers and the pending housing needs typical of its two fastest growing age cohorts, young adults and seniors. The 3,068 teenagers (10-19) living in Westford today have few options for moving back to the community in the next decade. The empty-nested parents they leave behind have few choices in Town that allow them to downsize and simplify their housing as they age. One key question is whether Westford will serve as a community that cycles families with children through its school system only to have them leave to be replaced by another similar family or whether the range of housing choices can expand to allow more residents to move within the community to housing choices more appropriate to their changing needs.

Based on the 2000 U.S. Census, Westford was home to 1,425 households with incomes below the median household income for Middlesex County at that time. This is the nearest equivalent the Census provides for knowing how many low to moderate-income households live in the community. These lower earning households represent

just over 20 percent of the community's total households. By income grouping, they include:

- 720 households earning less than 60 percent of the area median income
- 380 households earning between 60 and 79 percent, and
- 325 households earning between 80 and 99 percent of area median household income

Regionally, the percentage of lower income residents is between two and three times as high as it is in Westford at each income level. Regionally, seniors are more likely to earn less than 60 percent of median, but the distribution of low-to-moderate income residents is shared more evenly across the various age groups.

Ownership Housing

The high cost of housing in Westford represents a critical concern for key groups, including: Town employees, young couples and families who grew up in Westford, working single person households, and lower income older residents seeking smaller age-appropriate housing. The community's ability to provide more affordable housing choices will also serve the needs of local businesses to attract moderate-wage workers. Westford's need for affordable homeownership will focus on the moderate and median income groups, those earning 60-80 percent and 80-120 percent of median income. Over ten years, the need translates into 332 units of affordable ownership housing. Of this, 88 units should focus on low and moderate-income seniors, 192 homes for families with children, and 52 units for single and two-person households. Smaller starter homes and condominiums will help rebalance the past decades' dependence on larger single-family homes. Cluster and condominium development, as well as the "buy down" of existing homes represent some of the key strategies for providing affordable ownership housing over the next decade.

Rental Housing

There simply is a need for more rentals to serve the following needs:

- ❑ An increase in the number of current Westford teenagers who will become young adults over the next decade (there are now more than 3,000 10-19 year olds living in Town; nearly 700 more than ten years ago)
- ❑ An increase in independent and frail seniors (75 and over) of 300 households with incomes less than \$48,000/ year
- ❑ An estimated 2,000 local job-holders (most of whom commute to Westford) with wages below \$36,000
- ❑ To increase the community's regional share of rental housing from 1.8 to 2.5 percent of all rental units in the Northern Middlesex Council of Government (NMCOG) area.

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

To meet that need and increase Westford's rental units from 8 to nearly 12 percent of all housing units by 2013, Westford would need to add roughly 368 new rental units, over the next ten years. This constitutes just over half of the affordable housing needed to meet the Town's ten percent affordability goal.

Rental housing is the primary housing need for those households earning less than 60 percent of area median income. It may be possible for nearly all new rental housing to qualify as Chapter 40B affordable units, and for more than half of this rental housing to locate in existing mill structures. To meet current and projected need, roughly 40 percent of this rental housing would serve families with children, while the rest would be divided evenly between independent seniors, frail elders with service needs, and non-elderly singles and couples. Mill conversions, new independent housing for seniors, a new assisted living facility, and incentives to provide supplemental rental units in existing homes represent some of the key strategies for providing additional rental housing units. This housing would serve current low and moderate-income renters living in Westford and regionally, newly forming households, workers commuting to jobs in Westford, older residents converting from ownership to rental, and frail elders needing assistance with activities of daily life.

Both ownership and rental housing will serve various special populations including municipal employees, residents who have grown up in Westford, single parents, handicapped and disabled residents, and racial and ethnic minorities.

Reaching the 10 Percent Affordable Housing Goal

It will take a lot of catching up for Westford to reach the goal of 10 percent affordable housing in ten years. Even with the maintenance of growth caps that limit the non-40B units to 48 per year (less than 1/3 of the average for the last 20 years), the community will need to add 70 affordable units per year for the next 10 years to reach the 10 percent goal. The following provides a model for how Westford could reach the 10 percent goal by 2013.

	Market Rate	Affordable	Total	% Affordable
2000	6821	120	6941	1.7%
2003	6945	132	7077	1.8%
2010	7295	600	7895	7.6%
2013	7445	827	8272	10.0%

INFRASTRUCTURE AND DEVELOPMENT CONSTRAINTS

During the period of rapid growth in Westford over the past 20 years, much of the Town's easily developed property was converted into residential lots. A significant portion of the remaining undeveloped land has inherent constraints including ledge, slopes, wetlands, and water access limitations that constrain the development potential and raise the cost of developing these properties. The following section identifies some of these constraints and indicates Action Plan approaches to overcome or mitigate these constraints where possible.

The absence of public sewer in Westford is perhaps the most significant development constraint in the community. Westford represents one of the largest communities in the Commonwealth entirely regulated by Title V. The potential for developing sewer capacity over the next decade or even sharing capacity with bordering communities is very low. In order to meet the goals of this Plan, the AHC will need to help its development partners navigate the Title V regulations including the utilization of new technologies for handling on-site waste.

Much of Westford's undeveloped land is not easily serviced by Town water. The cost of accessing Town water will likely remain the responsibility of housing developers. Roughly 43 percent of the Town's population is currently served by private water supplies, many with shallow wells. Town residents often register concern that larger, denser developments may draw enough water from the aquifer to impact the water quality and supply to existing shallow well residents. From a fire protection point of view, the Town has not experienced problems to date with fire flow water pressure.

Westford's residential zoning is driven by the lack of public sewer. In the Residential A (RA) zone that covers roughly 85 percent of the Town's land area, the minimum lot size is 40,000. The Zoning Bylaw has no provisions for duplexes in residential zones. More importantly, it has no provisions for multi-family housing except through the senior residential and mill conversion bylaws, or through Chapter 40B development. The Action Plan calls for the inclusion of duplex housing in all residential zones and for the inclusion of multi-family housing as a permitted use in the Commercial-Highway zone.

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

HOUSING GOALS

Over the next ten years, the AHC recommends the creation of 332 new homeownership opportunities and 368 new rental opportunities that can meet the State's Chapter 40B requirements for affordability. These new opportunities will combine the use of existing buildings as well as new construction. With this additional affordable housing coupled with continued managed growth, the community can hope to reach its goal of ten percent affordability by 2013. The resultant affordable housing envisioned by this goal includes:

New Ownership Opportunities over the Next Ten Years

- 192 homeownership opportunities for families with children
- 52 homeownership opportunities for single person and couple households
- 88 homeownership opportunities appropriate for residents 55 and over and for handicapped residents

New Rental Opportunities over the Next Ten Years

- 158 units of rental housing for families with children
- 70 units of rental housing for single person and couple households
- 70 units of independent rental housing for seniors and handicapped residents
- 70 units of service-enriched rental housing for seniors

PRINCIPLES FOR ACTION

The following represent seven key principles that underlie the initiatives that will emerge from this Affordable Housing Plan. These principles provide the basis for the types of affordable housing development Westford will support.

1. Westford's affordable housing will be distributed throughout the Town.
2. To the greatest degree possible, Westford will utilize existing structures to accommodate the needed affordable housing. This includes the renovation of mill structures and the acquisition and reuse of existing housing.
3. Wherever possible, priority will be given to current and former residents and to municipal and school employees in the selection of occupants for the affordable housing created.
4. New housing will reflect Westford's traditional small Town New England design character with horizontal siding, steep roof pitches, traditional colors, and housing setbacks and plantings compatible with older homes in the community's village centers.
5. New development will place a premium on preserving open space and limiting the visual impact of development. Moreover, affordable units will not be visually distinctive from market rate housing.

6. New developments will consider proximity to the services and infrastructure of the community including schools, jobs, road systems, and play areas.
7. Priority will be given to new developments with an overall project density and project appropriate to location, traffic, environmental conditions, and affordable housing benefit.

AFFORDABLE HOUSING ACTION STRATEGIES

The following provides strategic approaches and specific actions that provide the basis of the Planned Production Affordable Housing Plan. These strategies and actions are aimed at meeting the state's requirement that ten percent of Westford's housing stock be affordable to residents earning less than 80 percent of Area Median Income (AMI) in accordance with 760 CMR 31.07(1)(i).

A. Working with Existing Buildings

In keeping with the community's efforts to reduce the Town's unprecedented rate of growth, the AHC places a priority on accomplishing this Action Plan with as little new housing development as necessary. As such, the initial focus is on efforts to utilize existing housing and other structures to provide affordable housing. Specific action strategies include the following:

1. Develop Existing Mill Buildings as Chapter 40B Housing
2. Provide Incentives to Expand the Use of the Town's Accessory Dwelling By-law
3. Develop a Homebuyer Program to Make Existing Homes Affordable

B. Utilizing Town-owned Land and Buildings

The Action Plan looks to utilize existing and newly acquired Town-owned and tax-delinquent properties and buildings to underwrite some of the cost of making housing affordable in the community. Specific strategies include:

4. Use Larger Town-owned Parcels for Affordable Housing Development
5. Reuse Town-owned Buildings for Special Needs and Other Housing
6. Use Small Scattered Sites for Affordable Housing Development

C. New Development Strategies

Recognizing that new construction will be essential to meet the goals of reaching ten percent affordability, the Plan focuses on both specific developments and on a process

for working with an experienced private development partner to create the housing required to serve the needs of the community.

7. Expand the Tadmuck Road Senior Housing Development
8. Ensure the Affordability of Current Developments
9. Establish a Long-term Partnership with an Area Developer

D. Zoning Strategies

Westford has already developed a number of significant zoning initiatives to promote the development of affordable housing. The Plan calls on the Westford Boards and Committees and Town Meeting to consider revising the Town's zoning by-laws to help ensure that future development in the community focuses on efforts to meet the planned production goals. Specifically, the AHC proposes the following amendments:

10. Amend Existing Bylaws to Promote the Inclusion of Affordable Units
11. Allow for Two-Family Housing Units in all Residential Zones
12. Allow Multi-Family Zoning in Commercial-Highway Zone

E. Other Actions to Fund and Support Affordable Housing Production

In order to maximize the revenue needed to implement this Action Plan, the plan offers the following strategies to support planned affordable housing production:

13. Establish Westford's Affordable Housing Trust Fund (AHTF)
14. Promote Contributions to AHTF
15. Initiate a Fundraising Campaign for AHTF
16. Participate in a Regional HOME Consortium

TIMELINE FOR DEVELOPMENT

The following table provides a ten-year timeline for reaching the Town's goal of ten percent affordability in accordance with the goals of this action plan.

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total Units
HOMEOWNERSHIP											332
Families with Children	8	8	8	6	6	48	40	25	28	15	192
Single Persons and Couples	8	10	0	0	7	13	4	4	4	2	52
Seniors and Handicapped	0	0	0	30	4	0	0	0	24	30	88
RENTAL											368
Families with Children	4	8	50	42	6	0	15	0	15	18	158
Single Persons and Couples	0	0	17	20	3	4	15	4	3	4	70
Seniors and Handicapped	0	40	0	0	0	0	0	30	0	0	70
Service Enriched for Seniors	0	0	0	0	70	0	0	0	0	0	70
TOTAL	20	66	75	98	96	65	74	63	74	69	700

I. INTRODUCTION

The Westford Affordable Housing Action Plan has as its goal meeting the state's mandate that ten percent of the Town's housing stock be affordable to low and moderate-income households. The Plan represents a guide to meeting that goal over the next ten years in a manner that 1) addresses real housing needs and 2) preserves and enhances Westford's community character, economic vitality, and delivery of community services. The Plan aims first to meet the housing needs of low- and moderate-income residents in the community and secondly to contribute to the availability of affordable housing in the larger Northern Middlesex area.

The basic premise of the Plan is that Westford will work proactively with Town boards, with the local Housing Authority, and with private partners to help shape the nature of affordable housing that develops in the community based on identified housing needs. This intention to exercise some degree of control over the type of affordable housing developed in the community lies at the heart of this Affordable Housing Action Plan.

The Action Plan is a product of a yearlong community process of gathering information about housing needs, infrastructure characteristics, affordable housing development constraints, and options for overcoming those constraints. Led by the Westford Affordable Housing Committee (AHC) and assisted by consultant John Ryan of Development Cycles in Amherst, MA, the Town solicited community input on a wide range of housing issues. Community outreach took a variety of forms: invitations to key boards and commissions to meet with the AHC; a public information session to describe housing conditions and solicit ideas and concerns; a written survey to Town employees; written surveys to the Town's Boards and Commissions; and a web page linked to the Town's web site that provided information about the Action Planning process and provided a survey for Town residents to register their ideas.

The following sections of this Action Plan look at the community's housing needs, infrastructure and development constraints, housing goals, housing strategies, and timetable for action.

II. HOUSING NEEDS ASSESSMENT

This Needs Assessment looks at housing conditions in the Town of Westford and places the community in the larger context of the State, Middlesex County and the Northern Middlesex Council of Government Regional Planning Area consisting of Billerica, Chelmsford, Dracut, Dunstable, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford. The Housing Needs Assessment evaluates the demographic, economic and housing conditions of Westford and these larger regional areas in order to identify specific unmet housing needs for low and moderate income residents.

A. COMMUNITY BACKGROUND

Westford is a rapidly growing suburban community of roughly 21,000 residents. The community is located in northern Middlesex County about 35 miles northwest of Boston and 10 miles south of Lowell. Westford's location along Route I-495 is an important factor in its growth, residential character, and overall housing appeal. In addition to its I-495 convenience, the community's residential assets include a highly regarded school system, an historic character especially in the Town's several village centers, significant open space and recreational areas, and a substantial local employment base with relatively high average wages. The community is clearly residential in character. Residential property comprises 78 percent of Westford's tax base. The lack of a public sewer system in the Town has influenced a pattern of low-density development. Roughly 90 percent of the Town's housing consists of single-family homes on individual lots.

1. Defining Income Eligibility

Granting and funding sources define "low income" as households earning less than 50 percent of the median household income for the area in some cases and less than 60 percent in others; "moderate income" typically covers households earning from 60 to 79 percent of the area median income. Households earning below 80 percent of median income represent the target incomes for Chapter 40B-eligible developments. The area's median income is adjusted for family size, as determined annually by the U.S. Department of Housing and Urban Development (HUD). In addition, Westford's Community Preservation Act (CPA) money may be used for affordable housing projects serving residents up to 100 percent of median, and its zoning provides for housing to serve residents earning up to 120 percent of median. This last category is known as "Westfordable." The following indicates these HUD income limits for FY 2003:

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

	One	Two	Three	Four	Five	Six	Seven	Eight
50 Percent	\$27,900	\$31,900	\$35,850	\$39,850	\$43,050	\$46,250	\$49,400	\$52,600
60 Percent	\$33,480	\$38,280	\$43,020	\$47,820	\$51,660	\$55,500	\$59,280	\$63,120
80 Percent	\$39,550	\$45,200	\$50,850	\$56,500	\$61,000	\$65,550	\$70,050	\$74,600
100 Percent	\$55,800	\$63,800	\$71,700	\$79,700	\$86,100	\$92,500	\$98,800	\$105,200
120 Percent	\$66,960	\$76,560	\$86,040	\$95,640	\$103,320	\$111,000	\$118,560	\$126,240

SOURCE: HUD, 2003

2. Westford's Current Affordable Housing Status

According to the 2000 U.S. Census, Westford's housing stock consists of 6,941 housing units. Of these, 132 or 1.9 percent, qualify as affordable to low and moderate income people under the State's Chapter 40B guidelines. The Town's 132 affordable units include:

Tadmuck Road	48	Senior/ Handicapped	Rental
Cross & Church Sts	25	Senior/ Handicapped	Rental
Haystack (Groton Rd)	30	Family	Ownership
Stoneview (West St)	8	Family	Ownership
Orion Way	1	Family	Ownership
School Lane	6	Family	Rental
Line Road	8	DMH	Rental
Graniteville Road	3	DMR	Rental
Maple Road	3	DMR	Rental

SOURCE: Westford Housing Authority

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

3. Ongoing Affordable Housing Efforts

The Town of Westford has already responded to affordable housing needs with a variety of recent community initiatives. The efforts to increase the supply of affordable housing in the community in the past two years, include:

- Stonybrook: a Town sponsored development of 15 family rental units built on land belonging to the Westford Housing Authority
- Brookside Mill: a private development utilizing the Town's new mill overlay bylaw will create at least five affordable units, three of which will be purchased by the Housing Authority utilizing \$150,000 in Town meeting appropriation.
- CPA: Passage of the Community Preservation Act with commitments to affordable housing projects totaling \$325,000 in the first full year of operation
- An exemption from the Town's cap on building permits for affordable housing with a broadened definition to include any unit meeting state 40B standards regardless of funding source
- Passage of a mill overlay bylaw including a mandatory affordability component
- Passage of an Assisted Living By-law with a bonus for inclusion of affordable units
- Passage of a Senior Residential Multi-family Overlay district with a mandatory affordability requirement
- Passage of a flexible development by-law that gives density bonuses to projects that include affordable units
- Preparation of a Land Use Priority report identifying and prioritizing Town-owned and private parcels suitable for affordable housing development
- The Westford Housing Authority is currently preparing an application to HUD for Section 202 funds to build 40 units of assisted housing for low-income seniors.

B. KEY HOUSING NEEDS INDICATORS

The following represent key demographic and economic conditions that characterize Westford and provide indicators of housing needs.

1. Demographic & Economic Trends

- Rapid Population Growth: Westford's population has grown by 54 percent since 1980, making it one of the fastest growing communities in Massachusetts. In the past 20 years, the community has grown at a rate four times faster than the state and more than six times as fast as Middlesex County. In the past two years, the community has attempted to limit growth through the placing of caps on the number of newly constructed homes. Affordable housing is exempt from this limit.
- Significant Population Changes Among Young Adults and Seniors: From 1980 to 2000, the Westford child population (0-17 years) grew by 42 percent and now represents one in three residents. Based on a model of aging in place, the next ten years will see a significant drop in the child age population. High home prices could accentuate that drop by making it harder for young families to move to the community. Westford will also see a much larger number of 20 to 29 year olds moving into independent households in the next decade. The lack of rental housing options in the community will make it more difficult for these current residents to remain in the community. Westford's young seniors (55 to 74 years) more than doubled in size over the past 20 years; the State Data Center projects that this cohort will continue to grow by nearly 75 percent in the next decade alone. This empty nest population may stay in the relatively large homes they currently occupy but many will seek smaller, easier to manage Townhouses and detached condominiums. Currently, Westford provides only a limited supply of these units. The very old senior population is also projected to grow by nearly 75 percent or 460 households in the next decade. Age appropriate independent housing for this population and service-enriched assisted living represent two key areas of growing need.
- High Median Income with a Small Low and Moderate Income Population: With a 2000 median household income of \$98,274, Westford has the 12th highest median household income in Massachusetts. Only 20.9 percent of its 2000 households reported incomes below \$60,000, the median -household income for Middlesex County at that time. This represents a steep drop in the number of low and moderate-income residents. In 1980, one Westford resident in three earned less than the county median income at that time. Even as Westford has grown rapidly in the past twenty years, it has less economic diversity than it did in 1980. That said, Westford still has 720 households

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

earning less than \$36,000 or 60 percent of the area median income. Another 380 households earn between 60 and 79 percent of median income, and 325 households earn between 80 and 99 percent of that median.

- **Strong Local Job Base:** According to the MA Department of Employment & Training (DET), Westford is home to 10,539 local jobs. The jobs produce an average annual wage of \$65,977, or 37 percent higher than the state as a whole. According to commuting data provided by the 2000 Census, roughly 22 percent of all local jobs are held by residents of Westford. Based on DET current wage distribution by type, the consultant estimates that roughly 2,000 local jobs pay less than \$36,000. Most of these are in the retail job sector. It is reasonable to assume that most of these lower paid workers commute to Westford from communities where affordable housing is more abundant.
- **Relatively High Home Prices:** The 2000 Census listed the median owner-occupied housing value in Westford at \$278,500 or 56th highest in Massachusetts. The Assessor's record of home sales since 2000 show rapidly rising prices through 2002 with falling median prices in 2003:

	Single Family Sales	Single Family Median Price	Percent Change
2000	340	\$349,950	
2001	269	\$376,200	7.5%
2002	338	\$431,250	14.6%
6/30/03	127	\$375,125	-13.0%

SOURCE: Westford Assessor, September 2003

Condominium values are nearly as high as single-family homes:

	Condo Sales	Condo Median Price	Percent Change
2000	56	\$287,450	
2001	34	\$342,450	19.1%
2002	71	\$374,900	9.5%
6/30/03	33	\$347,500	-7.3%

SOURCE: Westford Assessor, September 2003

Given the comparatively high incomes of Westford residents and the mandated slow down in building starts, there is no reason to believe the home prices in Westford will not continue to escalate faster than the region or state over the next several years.

- **Disappearance of Affordable Options:** Westford homes prices are no longer affordable to the region's low and moderate-income households. The

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

following shows the distribution of single family and condominium sales during 2002 and the first half of 2003. Only three percent of all homes sold for under \$200,000.

	Number	Percent
<\$200,000	17	3.0%
\$200,000- \$249,999	34	6.0%
\$250,000- \$299,999	54	9.5%
\$300,000- \$349,999	85	15.0%
\$349,999- \$399,999	80	14.1%
\$400,000- \$449,999	86	15.2%
\$450,000- \$499,999	70	12.3%
\$500,000-\$599,999	84	14.8%
\$600,000+	57	10.1%
TOTAL	567	100.0%

SOURCE: Westford Assessor, September 2003

The lowest quartile of all homes is roughly \$325,000. At this price, a first time buyer would need an income of over \$93,000 to afford a 90 percent mortgage. More than 94 percent of the community's renter households lack the income to buy a home at the \$325,000 level. A family of three earning 80 percent of median income (\$50,850) today can afford to purchase a home at roughly \$235,000 utilizing the state's Soft Second Program. In Westford since January 2002 only 40 homes or seven percent of all homes sold at that price or less. The affordability gap between the price of a house that a household earning 80 percent of median level and the cost of the lowest quartile of housing in Westford is now \$90,000.

2. Housing Conditions

The following summarizes several key characteristics of the Town's current housing inventory.

- Relatively New, Good-Quality Housing Stock: Indicative of fast-growing communities, nearly half of Westford's housing stock is less than 25 years old. Only 13 percent of the communities stock was built prior to 1940. This compares to 35 percent for the state as a whole. According to the Town's Assessor, only 2.8 percent of the Town's housing stock would be considered in poor or substandard shape.
- Rapid Growth in New Housing Stock: The Town of Westford has issued 3,273 new housing starts over 21 years since 1982, averaging close to 150

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

new single-family units annually. The strongest growth occurred in 1984 and again in 1993 with over 200 new starts each year. With the creation of slow-growth regulations, the Town's pace of construction has dropped to under 100 units annually since 2000. In the last three years, condominium permits have begun to appear after a long hiatus. The following summarizes new housing starts over since 1982:

	Single Family	Condo (Units)
1982-1989 (Ave./ yr)	153	0
1990-1999 (Ave./ yr)	169	0
2000	86	0
2001	84	12
2002	50	36
2003 (-9/17)	36	56

SOURCE: Westford Building Inspector, September 2003

- **Single Family Homes Predominate:** According to a comparison of the 1980 and 2000 Census, Westford grew by 2,557 single-family homes but added only 265 attached single family/Townhouses, and 47 multi-family units over that 20-year period. Indeed, at least 27 2-4 family homes were converted to single-family use during that period. By 2000, 89 percent of all Westford's housing stock consisted of single-family houses on individual lots.
- **Homes are Growing Larger:** Westford's homes are growing in bedroom size even though household sizes are declining. Between 1980 and 2000, Westford's housing stock grew by 2,866 total housing units. Of these, only 170 or six percent were less than three bedrooms in size. At the same time, the number of one and two person households increased by 1,485 or 108 percent. Among the key indicators of affordable housing need in Westford include the lack of condominium and small multi-family units and the lack of smaller-sized homes.

	One & Two Person HHs	% All HHs	One & Two Bedroom Homes	% All HHs
1980	1370	34.0%	803	20.1%
1990	2116	39.8%	931	17.6%
2000	2855	41.9%	973	14.0%

SOURCE: US Census, 1980, 1990, 2000

- **Small & Declining Rental Component with Relatively Low Rents:** Since 1980, Westford has added 2,867 owner occupied homes and has one less

rental unit. The number of owner occupied homes has nearly doubled, while the percentage of rental housing dropped to 8.1 percent of all housing down from 14 percent of all housing in 1980. Westford has among the lowest percentage of rental housing in the state and certainly the lowest among communities of at least 20,000. From 1990 to 2000, the community lost over 100 rental units or nearly 1/6th of its rental stock to homeownership conversion. This lack of rental housing is arguably the area of greatest housing need in the community. Surprisingly, median rents in the community are actually one dollar lower in 2000 than they were in 1990. Statewide, median rents grew by 18 percent during that decade. The median rent in Westford in 2000 was \$690/ month.

3. Regional Housing Context

There are a number of areas where the housing and demographic characteristics of Westford vary significantly from those of the local Northern Middlesex area, as well as the county and state. Some of these key differences include the following:

- **Much Faster Growth:** As stated earlier, Westford's population has grown much faster than the local area, county or state during the last 20 years.
- **More Children/ Fewer Seniors:** Westford has a much larger share of children and a smaller share of seniors living in the community than its larger area, county and state. It is important to realize that the larger child population will shrink over the next decade and the small senior population will grow faster than the larger area over the next ten years.

	Westford	Local Area	County	State
Children (0-17)	31.7%	26.9%	22.5%	23.6%
Young Adults (18-29)	7.4%	15.8%	16.6%	16.1%
Younger Seniors (55-74)	12.5%	13.9%	15.1%	14.2%
Older Seniors (75+)	3.0%	4.7%	6.2%	6.8%

SOURCE: US Census, 2000

- **Comparatively Few Households of Color:** Westford's minority population has grown substantially over the past 20 years from 30 to 385 households. Still, at 2.2 percent of the total households, Westford's percentage of minority households trails behind the local area, county and state, as follows:

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	Local Area	County	State	Westford
Non-Hispanic White	84.1%	93.2%	90.6%	94.4%
All Other	15.9%	6.8%	9.4%	5.6%

SOURCE: US Census, 2000

- Far Fewer Renters and Multi-family Units: The lack of rental housing and multi-family housing represent two areas where Westford varies most from the larger regional housing profile. Only 8 percent of Westford's housing is rented compared to 31 percent for the NMCOG communities, and 38 percent for Middlesex County and the State as a whole. Within the nine NMCOG communities, Lowell clearly dominates with nearly two-thirds of the area's rental housing. But even among the seven other suburban communities, rental housing constitutes 26.4 percent of the total housing. Westford's concentration of single-family homes is similarly high. Eighty-nine percent of housing units in Westford are single-family detached homes. This compares to 62 percent among NMCOG communities, 51 percent in Middlesex County, and 53 percent statewide. Even among the suburban NMCOG Towns, only 73.6 percent of all housing is single family detached.
- Fewer One and Two-Person Households/ Far Fewer One & Two Bedroom Units: Westford also has fewer small households and much fewer small housing units, as shown:

	Westford	Local Area	County	State
Percentage of Total HHs				
One & Two Person HHs	41.9%	51.7%	62.7%	59.7%
One & Two Bdrm Units	14.0%	39.6%	45.5%	45.9%

SOURCE: US Census, 2000

- Much Smaller Percentage of Low and Moderate Income Residents: Westford also has a much smaller share of lower income residents. According to the 2000 Census, Westford's 1,425 households had incomes less than 100 percent of the Middlesex County median income. While Westford is home to 6.9 percent of this area's total households, it has just 2.5 percent of the below-median-income households in the nine NMCOG Towns. Even when Lowell is removed from the NMCOG communities, Westford's share of lower income households is significantly lower at 21 percent compared to 47 percent for the other seven suburban Towns.

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

Percentage of Total HHs

	Westford	Local Area	County	State
<60%	10.6%	28.7%	26.0%	27.5%
60-79%	5.6%	14.9%	13.0%	12.4%
80-100%	4.8%	14.5%	11.0%	10.1%
Total <100%	20.9%	58.1%	50.0%	50.0%

SOURCE: US Census, 2000

** Note: in reality, the percentage of these below median households is smaller when adjusted for family size. The Census does not provide the information needed to determine percentage of median income directly.*

- **Comparatively Small Special Needs Population:** Westford's population includes only 321 single parent households representing 4.7 percent of all households in the community. This compares with 8,692 single parent households (8.6 percent) in the NMCOG area, and 8.0 percent within the State as a whole. Westford's share of work-aged residents with employment disabilities is also smaller (6.4 percent compared to 11.8 percent statewide) as is disabilities among the 65 and overpopulation (11.4 percent compared to 22.7 percent statewide). The community reports no homeless individuals or families. According to the Massachusetts Coalition for the Homeless there are roughly 10,000 homeless persons statewide. Westford does have a small but significant population of children with special needs. According to Westford's Special Education Director, the Westford school system is home to 28 students with critical or severe special needs.

4. Town Employee Survey

In October 2003, the Town of Westford circulated a one-page written survey to roughly 800 Town and school employees on behalf of the Westford Affordable Housing Committee. The survey asked questions about employees housing characteristics, needs and preferences. The Committee received 140 responses for a 17.5 percent response rate (Appendix A provides a summary of the survey responses). The survey identified a number of key factors about the people who work for the Town's schools and municipal offices. These include the following:

- Fewer than half of the respondents currently live in Westford. Non-residents commute roughly 15 miles to work in Westford on average. Individual respondents commute from as far away as Quincy, Uxbridge, Gardner, and Newton, NH. Renters travel slightly further than homeowners in getting to work.
- More than four out of five Town employees responding own their home already. Forty percent own a home in Westford. Only three percent of the workforce respondents rent in Westford.

- For 60 percent of those respondents not already living in Westford, housing cost is a critical reason why. Another 26 percent said it was an important factor. Among renters, all respondents said housing cost is a critical or important factor in why they live don't live in Town.
- Nearly a third of employees who don't already own a home in Westford said it was very likely they would if price was not a consideration. This includes roughly half of all renters and a quarter of homeowners. Another 18 percent said they would "likely" live in Westford if they could afford to do so. In all, this represents half of the employees not living in Town already. Serving this population represents a significant market for affordable housing.
- For those seeking an affordable home to purchase, the greatest need is for homes in the \$200,000- \$275,000 price range. Among renter respondents, the predominant need is for one and two bedroom apartments.
- In all about, 18 percent of Town employees would qualify as low income households. Another 20 percent would qualify as moderate income. The survey indicates little difference between Westford residents and non-residents in terms of household income. Living in Town may be more a function of whether you had already purchased a home before prices skyrocketed.

C. NEEDS ANALYSIS

For many communities, housing provides residents with a range of choices to match the changing economic conditions and household size of a typical family's life cycle. This allows individuals to remain in the community and families to establish roots that can last for generations. Many communities consider this an important aspect of civil life. To facilitate this, communities attempt to offer a range of housing types, including:

- ❑ Rental housing for young adults to form households
- ❑ Starter homes for young families
- ❑ Rentals and condominiums for active singles and couples without children
- ❑ Larger homes for growing families and those with greater home equity
- ❑ Age appropriate housing for empty nesters and seniors
- ❑ Service-enriched housing for frail elders
- ❑ Special needs housing for the physically and mentally disabled

Optimally, a community can shift housing initiatives in response to the changing character of the community over time.

Westford has grown dramatically over the past twenty years, but nearly all of its new housing meets the needs of only a relatively small segment of the population, higher-income families with children. Housing has grown larger and more uniformly owner-occupied and detached even as households have grown smaller. There is a fundamental mismatch between the housing the community currently offers and the pending housing needs typical of its two fastest growing age cohorts, young adults and seniors. The more than 3,000 teenagers (11-19) living in Westford today have few options for moving back to the community in the next decade. The empty-nested parents they leave behind have few choices in Town that allow them to downsize and simplify their housing as they age. One key question is whether Westford will serve as a community that cycles families-with-children through its school system only to have them leave to be replaced by another similar family, or whether the range of housing choices can expand to allow more residents to move within the community to housing choices more appropriate to their changing needs. The following section provides estimates of the overall housing need by income range, by household type, and by housing tenure (rental and ownership) based on a goal of providing for the existing and projected local need and contributing to the housing need of the larger regional area.

1. Overall Estimate of Very Low, Low and Moderate Income Residents

Based on the 2000 U.S. Census, Westford was home to 1,425 households with incomes below the median household income for Middlesex County at that time. This is the nearest equivalent the Census provides for knowing how many low to moderate-income households live in the community. These lower earning households represent just over 20 percent of the community's total households. By income grouping, they include:

- 720 households earning less than 60 percent of the area median income
- 380 households earning between 60 and 79 percent, and
- 325 households earning between 80 and 99 percent of area median household income

Nearly 30 percent of all Westford residents earning under \$36,000 in 2000 were at least 75 years old. For this age cohort, 57.4 percent earned less than \$36,000. Those householders 55-74 are next most likely to have very low incomes, accounting for 27 percent of all lower earning households. Nearly fourteen percent of the Town's young seniors earn less than \$36,000.

Among households earning between \$36,000 and \$48,000 (or 60-79 percent of area median in 2000), seven percent of very old seniors, 13.8 percent of those 55-74, 3.4 percent of 35-54 year olds, and 10.5 percent of those under 35 earn in this low and moderate-income range.

WESTFORD AFFORDABLE HOUSING ACTION PLAN
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Those earning between 80-99 percent of area median are more evenly mixed, with middle-aged and young seniors accounting for most of the households in the \$48,000 to \$60,000 income range.

Westford, 2000	HHer Age				% All HHs That Age			
	<35	35-54	55-74	75+	<35	35-54	55-74	75+
<60% (<\$36,000)	70	180	198	206	8.2%	4.3%	13.7%	57.4%
60-79% (\$36,000-\$48,000)	89	142	200	25	10.5%	3.4%	13.8%	7.0%
80-99% (\$48,000- \$60,000)	41	131	119	34	4.8%	3.2%	8.2%	9.5%

SOURCE: US Census, 2000

Regionally, the percentage of lower income residents is between two and three times as high as it is in Westford at each income level. Regionally, seniors are more likely to earn less than \$36,000, but the distribution of low-income and moderate-income residents is shared more evenly across the various age groups.

By tenure, renters constitute 41 percent of the Town's low-income residents, 17 percent of its moderate (60-79 percent of median) income residents, 15 percent of 80-99 percent of median income residents, but just three percent of its residents earning over \$60,000. The median income of all renters is roughly \$42,000. Forty-four percent of current renters would qualify as very low income, 13.6 percent as low-moderate income, and 9.1 percent as moderate to median income.

Westford, 2000	Renters	Percent of	Owners	Percent of
		All Renters		All Owners
<60% (<\$36,000)	243	44.2%	357	5.7%
60-79% (\$36,000-\$48,000)	75	13.6%	355	5.7%
80-99% (\$48,000- \$60,000)	50	9.1%	275	4.4%
100%+	182	33.1%	5283	84.3%

SOURCE: US Census, 2000

Only about 15 percent of all renters under 65 years old pay at least 35 percent of the income for rent. Among households 65 and over, 52 percent pay 35 percent of their income.

The percentage of renters earning below 100 percent of area median is also much higher at the regional level. Regionally, renters account for 58 percent of those earning less than 60 percent of median, 40 percent of those between 60 and 79 percent and 23 of those earning from 80 to 99 percent of area median.

2. Reaching the 10 Percent Affordable Housing Goal

It will take a lot of catching up for Westford to reach the goal of 10 percent affordable housing in ten years. Even with the maintenance of growth caps that limit the non-40B units to 48 per year (less than 1/3 of the average for the last 20 years), the community will need to add 70 40B units per year for the next 10 years to reach the 10 percent goal. The following provides a model for how Westford could reach the 10 percent goal by 2013.

	Market Rate	Chapter 40B	Total	% Affordable
2000	6821	120	6941	1.7%
2003	6945	132	7077	1.8%
2010	7295	600	7895	7.6%
2013	7445	827	8272	10.0%

3. Need Estimates by Income Range, Age and Household Type, and Tenure

The following provides the consultant's estimates of the distribution of need by income grouping for both Westford and the larger NMCOC region. The character of need differs significantly between the wealthier Westford community and the larger area. The following Table shows how the percentage of local and regional need differs by income:

	Westford Residents	Share of Regional Need	Overall Need
LOW INCOME (<60%)	20.0%	50.0%	35.0%
Seniors/ Handicapped	10.0%	10.0%	10.0%
Families w/ Children	5.0%	30.0%	17.5%
Singles & Couples	5.0%	10.0%	7.5%
LOW & MOD INCOME (60-79%)	15.0%	25.0%	20.0%
Seniors/ Handicapped	5.0%	5.0%	5.0%
Families w/ Children	5.0%	15.0%	10.0%
Singles & Couples	5.0%	5.0%	5.0%
MEDIAN INCOME (80-99%)	35.0%	25.0%	30.0%
Seniors/ Handicapped	10.0%	10.0%	10.0%
Families w/ Children	15.0%	10.0%	12.5%
Singles & Couples	10.0%	5.0%	7.5%
WESTFORDABLE (100-119%)	30.0%	0.0%	15.0%
Seniors/ Handicapped	5.0%	0.0%	2.5%

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

Families w/ Children	15.0%	0.0%	7.5%
Singles & Couples	10.0%	0.0%	5.0%

SOURCE: Consultant's estimate, 10/2003

Another way to look at the overall housing need is to look at the age and household type served. The following summarizes the consultant's estimate of overall housing need for three groups: seniors & handicapped; families with children (including single parents) and one and two-person non-elderly households.

	Westford Residents	Share of Regional Need	Overall Need
SENIORS/ HANDICAPPED	35.00%	30.00%	32.50%
Independent Rental	10.00%	10.00%	10.00%
Service Enriched Rental	10.00%	10.00%	10.00%
Ownership	15.00%	10.00%	12.50%
FAMILIES W/ CHILDREN	50.00%	50.00%	50.00%
Rental	5.00%	40.00%	22.50%
Ownership	45.00%	10.00%	27.50%
SINGLES & COUPLES	15.00%	20.00%	17.50%
Rental	10.00%	10.00%	10.00%
Ownership	5.00%	10.00%	7.50%

SOURCE: Consultant's estimate, 10/2003

Lastly, it is possible to indicate need by the type of housing required to serve that need. The following summarizes need in terms of rental, ownership, and service-enriched housing for seniors and handicapped.

By Type of Housing

	Westford Residents	Share of Regional Need	Overall Need
RENTAL	35.0%	70.0%	52.5%
Independent Seniors	10.0%	10.0%	10.0%
Service Enriched Seniors	10.0%	10.0%	10.0%
Families w/ Children	5.0%	40.0%	22.5%
Singles & Couples	10.0%	10.0%	10.0%
OWNERSHIP	65.0%	30.0%	47.5%
Seniors	15.0%	10.0%	12.5%
Families w/ Children	45.0%	10.0%	27.5 %
Singles & Couples	5.0%	10.0%	7.5%

SOURCE: Consultant's estimate, 10/2003

4. Summary of Housing Needs

The following provides a summary of the Westford housing needs analysis:

- Ownership Housing: The high cost of housing in Westford represents a critical concern for key groups, including: Town employees, young couples and families who grew up in Westford, working single person households, and lower income older residents seeking smaller age-appropriate housing. The community's ability to provide more affordable housing choices will also serve the needs of local businesses to attract moderate-wage workers. In the consultant's view, Westford's need for affordable homeownership will focus on the moderate and median income groups, those earning 60-80 percent and 80-120 percent of median income. Over ten years, the need translates into 332 units of affordable ownership housing. Of this, 88 units should focus on low and moderate-income seniors, 192 homes for families with children, and 52 units for single and two-person households. Smaller starter homes and condominiums will help rebalance the past decades' dependence on larger single-family homes. Cluster and condominium development, as well as the "buy down" of existing homes represent some of the key strategies for providing affordable ownership housing over the next decade.
- Rental Housing: There simply is a need for more rental housing to serve the following needs:
 - ❑ An increase in young adults (18-29 years old) anticipated to rise by several hundred new households over the next decade

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

- ❑ An increase in independent and frail seniors (75 and over) of 300 households with incomes less than \$48,000/ year
- ❑ An estimated 2,000 local job-holders (most of whom commute to Westford) with wages below \$36,000
- ❑ To increase the community's regional share of rental housing from 1.8 to 2.5 percent of all rental units in the NMCOG area.

The creation of rental housing represents the most pressing community housing need. To meet that need and increase Westford's rental units from 8 to nearly 12 percent of all housing units by 2013, Westford would need to add roughly 368 new rental units, over the next ten years. This constitutes just over half of the affordable housing needed to meet the Town's ten percent affordability goal.

Rental housing is the primary housing need for those households earning less than 60 percent of area median income. It may be possible for nearly all new rental housing to qualify as Chapter 40B affordable units, and for more than half of this rental housing to locate in existing mill structures. To meet current and projected need, roughly 40 percent of this rental housing would serve families with children, while the rest would be divided evenly between independent seniors, frail elders with service needs, and non-elderly singles and couples. Mill conversions, new independent housing for seniors, a new assisted living facility, and incentives to provide supplemental rental units in existing homes represent some of the key strategies for providing additional rental housing units.

This housing would serve current low and moderate-income renters living in Westford and regionally, newly forming households, workers commuting to jobs in Westford, older residents converting from ownership to rental, and frail elders needing assistance with activities of daily life.

Both ownership and rental housing will serve various special populations including municipal employees, residents who have grown up in Westford, single parents, handicapped and disabled residents, and racial and ethnic minorities.

III. INFRASTRUCTURE AND DEVELOPMENT CONSTRAINTS

During the period of rapid growth in Westford over the past 20 years, much of the Town's easily developed property was converted into residential lots. A significant portion of the remaining undeveloped land has inherent constraints including ledge, slopes, wetlands, and water access limitations that constrain the development potential and raise the cost of developing these properties. The following section identifies some of these constraints and indicates Action Plan approaches to overcome or mitigate these constraints where possible.

A. SEWER

The absence of public sewer in Westford is perhaps the most significant development constraint in the community. Westford represents one of the largest communities in the Commonwealth entirely regulated by Title V. The absence of sewers has limited the ability to provide more dense multi-family development. Soil conditions are generally most conducive to development along the I-495 corridor. Much of the larger commercial development, including some developments with package treatment facilities, has located along this corridor. The potential for developing sewer capacity over the next decade or even sharing capacity with bordering communities is very low. In order to meet the goals of this Plan, the AHC will need to help its development partners navigate the Title V regulations including the utilization of new technologies for handling on-site waste.

B. WATER

Much of Westford's undeveloped land is not easily serviced by Town water (see following map). The cost of accessing Town water will likely remain the responsibility of housing developers. Roughly 43 percent of the Town's population is currently served by private water supplies, many with shallow wells. Town residents often register concern that larger, denser developments may draw enough water from the aquifer to impact the water quality and supply to existing shallow well residents. From a fire protection point of view, the Town has not experienced problems to date with fire flow water pressure.

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

C. ZONING

Westford's residential zoning is driven by the lack of public sewer. In the Residential A (RA) zone that covers roughly 85 percent of the Town's land area, the minimum lot size is 40,000. The historical village center areas of Forge Village, Graniteville and Nabnasset fall within the Town's Residential B zoning, that calls for 20,000 square foot lots. The Zoning Bylaw has no provisions for duplexes in residential zones. More importantly, it has no provisions for multi-family housing except through the senior residential and mill conversion bylaws, or through Chapter 40B development. Westford Town Meeting has recently amended the Town's zoning bylaw to include a number of important provisions that promote affordable housing, including flexible development, senior residential multi-family, and mill conversion zoning. Action Plan items 10 through 12 call for the amendment of various bylaws to ensure maximum affordability. They also call for the inclusion of duplex housing in all residential zones provided at least one unit is affordable. Action 12 calls for the inclusion of multi-family housing as a permitted use in the Commercial-Highway zone.

D. ROAD NETWORK

The existing Westford road network offers a range of throughways from interstate highway to small country roads. Nearly all of the Town's undeveloped land has access to the Town's road network. From a traffic engineering perspective, the Town's road network has been sufficient to support the level of development to date. This is a perspective not always shared by neighbors and residents. In order to ensure that affordable housing development minimizes its impact on traffic movement, the Action Plan calls for focusing new higher density developments within the Commercial-Highway zoning district that straddles I-495 nearest to the Town's employment and commercial activity.

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

IV. AFFORDABLE HOUSING GOALS

A. HOUSING GOALS

The Westford Affordable Housing Action Plan has as its overall goal meeting the state's mandate that ten percent of the Town's housing stock be affordable to low and moderate-income households. The Plan represents a guide to meeting that goal over the next ten years in a manner that 1) addresses real housing needs and 2) preserves and enhances Westford's community character, economic vitality, and delivery of community services. The Plan aims first to meet the housing needs of low- and moderate-income residents in the community and secondly to contribute to the availability of affordable housing in the larger Northern Middlesex area. Specific Housing goals include the following:

1. Goals by Housing Type

Over the next ten years, the AHC recommends the creation of 332 new homeownership opportunities and 368 new rental opportunities that can meet the State's Chapter 40B requirements for affordability. These new opportunities will combine the use of existing buildings as well as new construction. With this additional affordable housing coupled with continued managed growth, the community can hope to reach its goal of ten percent affordability by 2013. The resultant affordable housing envisioned by this goal includes:

New Ownership Opportunities over the Next Ten Years

- 192 homeownership opportunities for families with children
- 52 homeownership opportunities for single person and couple households
- 88 homeownership opportunities appropriate for residents 55 and over and for handicapped residents

New Rental Opportunities over the Next Ten Years

- 158 units of rental housing for families with children
- 70 units of rental housing for single person and couple households
- 70 units of independent rental housing for seniors and handicapped residents
- 70 units of service-enriched rental housing for seniors

2. Goals by Income

These Chapter 40B affordable units will serve a range of incomes currently priced out of the Westford housing market, including:

245 Low Income Units (<60 percent of Area Median Income (AMI))

- 122 opportunities for families with children
- 53 opportunities for single person and couple households
- 70 opportunities appropriate for residents 55 and over as well as handicapped residents

140 Moderate Income Units (Between 60 and 79 Percent of AMI)

- 70 opportunities for families with children
- 35 opportunities for single person and couple households
- 35 opportunities appropriate for residents 55 and over as well as handicapped residents

315 Median Income and “Westfordable” Units (Between 80 and 119 Percent of AMI)

- 140 opportunities for families with children
- 87 opportunities for single person and couple households
- 88 opportunities appropriate for residents 55 and over as well as handicapped residents

B. PRINCIPLES FOR ACTION

The following represent seven key principles that underlie the initiatives of this Affordable Housing Plan. These principles provide the basis for the types of affordable housing development Westford will support.

Principle #1. Westford’s Affordable Housing will be distributed throughout the Town.

Principle #2. To the greatest degree possible, Westford will utilize existing structures to accommodate the needed affordable housing. This includes the renovation of mill structures and the acquisition and reuse of existing housing.

Principle #3. Wherever possible, priority will be given to current and former residents and to municipal and school employees in the selection of occupants for the affordable housing created.

Principle #4. New housing will reflect Westford’s traditional small Town New England design character with horizontal siding, steep roof pitches, traditional colors, and

housing setbacks and plantings compatible with older homes in the community's village centers.

Principle #5. New development will place a premium on preserving open space and limiting the visual impact of development. Moreover, affordable units will not be visually distinctive from market rate housing.

Principle #6. New developments will consider proximity to the services and infrastructure of the community including schools, jobs, road systems, and play areas.

Principle #7. Priority will be given to new developments with an overall project density and proposal appropriate to location, traffic, environmental conditions, natural resources and affordable housing benefit.

V. AFFORDABLE HOUSING STRATEGIES

The following provides strategic approaches and specific actions that provide the basis of the Planned Production Affordable Housing Plan. These strategies and actions are aimed at meeting the state's requirement that ten percent of Westford's housing stock be affordable to residents earning less than 80 percent of Area Median Income (AMI) in accordance with 760 CMR 31.07(1)(i).

A. WORKING WITH EXISTING BUILDINGS

In keeping with the community's efforts to reduce the Town's unprecedented rate of growth, the AHC places a priority on accomplishing this Action Plan with as little new housing development as necessary. As such, the initial focus is on efforts to utilize existing housing and other structures to provide affordable housing. Specific action strategies include the following:

1. Develop Existing Mill Buildings as Chapter 40B Housing

The AHC will work cooperatively with current and future owners of the four properties located in the Mill Conversion Overlay District (MCOB) to ensure that each of these existing structures may be developed to accomplish the goals of the Planned Production Affordable Housing Plan. These properties include the Abbot Mill on Pleasant Street in Forge Village, the Abbot Worsted Mill on North Main Street in Graniteville, the Sargent Mill on Broadway Street in Graniteville, and the Brookside Mill on Brookside Road in Nabnasset. In exchange for developing these properties to meet the standards of Chapter 40B, the AHC will work with the developer to facilitate approvals and financing for the development of these properties. Priority will be given to developments that promote affordable rental units.

2. Provide Incentives to Expand the Use of the Town's Accessory Dwelling By-law

The Plan calls for the Westford Board of Selectmen to convene an ad hoc committee with representatives from among the Planning Board, Building Department, Finance Committee, Master Plan Implementation Committee, Zoning Board of Appeals (ZBA), AHC, Board of Assessors, and others to develop a comprehensive plan to increase the utilization of the Accessory Dwelling provisions (Section 3.3) of the Westford Zoning Bylaw specifically to increase the stock of affordable housing in existing dwellings. Strategies will all be aimed to provide incentives that produce housing with long-term covenants aimed at residents earning less than 80 percent of Area Median Income (AMI). Incentives may include a one-time amnesty program to legalize non-

conforming apartments; an expansion of size or number of accessory dwellings allowed in certain circumstances and; property tax discounts for meeting affordability guidelines.

3. Develop a Homebuyer Program to Make Existing Homes Affordable

The AHC will initiate a program for Board of Selectmen approval patterned after the Equity Conversion & Homeownership Opportunity (ECHO) initiative in Bedford, MA that uses HOME and CPA funds as well as tax incentives to create opportunities for lower-income homeowners to remain in the community and maintain their homes, while ensuring that their homes eventually become part of the Town's stock of permanently affordable housing (see attached Fact Sheet from Bedford dated 10-15-03).

B. UTILIZATION OF TOWN-OWNED LAND AND BUILDINGS

The Action Plan looks to utilize existing and newly acquired Town-owned and tax-taking properties and buildings to underwrite some of the cost of making housing affordable in the community. Specific strategies include:

4. Use Larger Town-owned Parcel for Affordable Housing Development

The Plan calls for the Board of Selectmen and the AHC to prepare a Request for Proposals to acquire one Town-owned parcel for development as a larger affordable housing initiative. Potential parcels are identified by the Final Report of the 2000 Land Use Priorities Committee as first priority parcels appropriate for 12-15 units of affordable housing (*see Appendix B: High Priority Parcels*)

5. Reuse Town-owned Buildings for Special Needs and Other Housing

The Plan calls for the Board of Selectmen and the AHC to prepare a Request for Proposals to develop one of the following Town buildings for reuse as affordable housing, with a special focus on meeting the needs of disabled residents: the Graniteville, Forge Village or Nabnasset fire stations, or the old "town farm" building.

6. Use Small Scattered Sites for Affordable Housing Development

The Plan calls for the Board of Selectmen and the AHC to prepare a Request for Proposals to acquire a first round of small Town-owned and tax-taking parcels for development as “scattered site” ownership housing affordable to buyers earning less than 80% of AMI. These parcels are identified by the Final Report of the 2000 Land Use Priorities Committee as first priority parcels appropriate for 2-4 units of affordable housing (*see Appendix B*)

C. NEW DEVELOPMENT STRATEGIES

Recognizing that some new construction will be essential to meet the goals of reaching ten percent affordability, the Plan focuses on both specific developments and on a process for working with an experienced private development partner to create the housing required to serve the needs of the community.

7. Expand the Tadmuck Road Senior Housing Development

The AHC will support the Westford Housing Authority in its efforts to expand the Tadmuck Road senior housing development by creating 40 additional units of HUD 202 housing on an adjoining parcel deeded to the Authority by Town Meeting in 2002.

8. Ensure the Affordability of Current Developments

The AHC will continue to facilitate the development of Concord Place, Rosegate, Brookside Mill, Stonybrook, Keyes Corner, and Abbot Mill to ensure the creation and maintenance of the maximum number of Chapter 40B units.

9. Establish a Long-term Partnership with an Area Developer

The AHC shall initiate an area-wide Request for Qualifications from both non-profit and for profit developers currently working to create affordable homeownership, rental and assisted living housing. The goal of this initiative is to identify and develop a long-term relationship with one or more developers willing to work with the Town to accomplish its Planned Production Affordable Housing Plan and its goal of providing housing that makes Westford a better community for its presence.

D. ZONING STRATEGIES

Westford has already developed a number of significant zoning initiatives to promote the development of affordable housing. The Plan calls on the Westford Boards and Committees and Town Meeting to consider revising the following zoning by-laws to help ensure that continuing development in the community focuses on efforts to meet the planned production goals. Specifically, the AHC proposes the following amendments:

10. Amend Existing Bylaw

The AHC will work with the appropriate Boards and Committees to propose amendments to a number of existing zoning bylaws that promote affordability to insure that projects developed using these bylaws maximize their affordable units. The specific bylaws include:

- Growth Management Bylaw (Section 6.3.6)
- Flexible Development (Section 7.2)
- Mill Conversion Overlay District (Section 8.5.13)
- Senior Residential Multi-family Overlay District (Section 8.4.6.17)

11. Allow for Two-Family Housing Units in All Residential Zones

The AHC will work with the Boards and Committees to propose an amendment to Chapter 173 of the Westford Zoning Bylaw allowing for two-family dwellings in Residential zones, provided that at least one of the units maintains affordability covenants to serve households earning under 80 percent of AMI for the maximum allowable period of time.

12. Allow Multi-Family Zoning in Commercial-Highway Zone

Recognizing the need to develop a significant number of rental housing units with appropriate infrastructure and convenience to local jobs, the AHC shall work with the Boards and Committees to propose an amendment to Chapter 173 of the Westford Zoning Bylaw allowing multi-family dwelling in the Commercial-Highway zone.

E. OTHER ACTIONS TO HELP FUND AND SUPPORT PLANNED PRODUCTION AFFORDABLE HOUSING PLAN

In order to maximize the revenue needed to implement this Action Plan, the plan offers the following strategies to support planned affordable housing production:

13. Establish a legal entity to serve as Westford's Affordable Housing Trust Fund

The AHC will set in motion the process to establish a duly formed Affordable Housing Trust Fund in accordance with MGL Chapter 121D able to receive tax free contributions and to receive and dispense Town, CPA or other funds to promote the

creation of affordable housing in Westford. A key goal of this entity will be to work with the Town to acquire by purchase or other means land for the creation of affordable housing, utilizing the recommendations of the Town's Land Use Priorities Committee.

14. Promote Waiver Contributions to AHTF

The AHC will discuss with the Planning Board and Zoning Board of Appeals the concept, legality and practicality of having these boards set conditions allowing for a portion of the value of specific development waivers granted to applicants to be contributed to the AHTF to support this Planned Production Plan.

15. Initiate a Fundraising Campaign for AHTF

The AHC will work with the Board of the duly formed AHTF to begin a capital campaign within the community to raise funds in support of this Planned Production Affordable Housing Plan. The community's business community should be one focus on this campaign.

16. Participate in Regional HOME Consortium

The AHC will propose to the Board of Selectmen that the community participate in the regional HOME consortium. This will allow Westford to work more affectively to address regional affordable housing needs.

VI. TIMELINE FOR DEVELOPMENT

The priority for action focuses first on maximizing the affordability of projects already in the pipeline. These include the Concord Place, Rosegate, Brookside Mill, Keyes Corner, Abbott Mill and Stonybrook projects. The Plan also places emphasis on developing a new public-private partnership for creating affordable units. This partnership, supported by the disposition of Town land and the passage of key zoning provisions has the greatest potential to serve as the driving force for meeting the Town's affordable housing goals over the course of the next decade.

Within a twelve to twenty-four month timeframe, the AHC will move forward with the disposition of Town-owned land and buildings and the expansion of the Tadmuck Road senior housing through a HUD 202 housing grant. During this time, the AHC will also be developing programs to promote the affordable purchase of existing homes and working to develop existing mill buildings as affordable housing.

Actions and projects that will evolve from changes in local zoning, especially those resulting from the allowance of multi-family housing in the Commercial-Highway Zone may take longer given the approvals needed to change and implement new zoning provisions. These new provisions are key to the development of both ownership and rental projects in the later years of the Plan.

A. AFFORDABLE UNITS BY KEY ACTION

The following Table provides an illustration of the direct relationship between the proposed actions in this plan, and the production of affordable units in Westford over the next decade.

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total Units
Existing Buildings											228
Mill Building Development	0	0	60	60	0	0	30	0	30	0	180
Accessory Dwellings	0	0	1	2	3	4	3	4	3	4	24
Existing Home Purchases	0	2	2	2	3	3	3	3	3	3	24
New Development Strategies											152
Senior Housing Expansion	0	40	0	0	0	0	0	0	0	0	40
Projects in Development	20	22	0	0	0	0	0	0	0	0	42
Service Enriched for Seniors	0	0	0	0	70	0	0	0	0	0	70
Town Land and Buildings											52

WESTFORD AFFORDABLE HOUSING ACTION PLAN
Planned Production in Accordance with 760 CMR 31.07(1)(i)

Small Scattered Sites	0	2	2	2	2	0	0	0	0	0	8
Larger Parcel(s)	0	0	0	0	16	12	0	0	0	0	28
Town Buildings	0	0	8	0	0	8	0	0	0	0	16
Zoning Strategies											268
Two-family Zoning	0	0	2	2	2	2	2	2	2	2	16
Multi-Family Zoning	0	0	0	0	0	36	36	0	36	36	144
Other Zoning Amendments	0	0	0	30	0	0	0	54	0	24	108
Other Actions	Supports Other Actions										0
TOTAL	20	66	75	98	96	65	74	63	74	69	700

B. AFFORDABLE UNITS BY HOUSING TYPE

The following table provides a ten-year timeline for reaching the Town's goal of ten percent affordability in accordance with the goals of this action plan.

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total Units
HOMEOWNERSHIP											332
Families with Children	8	8	8	6	6	48	40	25	28	15	192
Single Persons and Couples	8	10	0	0	7	13	4	4	4	2	52
Seniors and Handicapped	0	0	0	30	4	0	0	0	24	30	88
RENTAL											368
Families with Children	4	8	50	42	6	0	15	0	15	18	158
Single Persons and Couples	0	0	17	20	3	4	15	4	3	4	70
Seniors and Handicapped	0	40	0	0	0	0	0	30	0	0	70
Service Enriched for Seniors	0	0	0	0	70	0	0	0	0	0	70
TOTAL	20	66	75	98	96	65	74	63	74	69	700

APPENDIX A. SUMMARY OF EMPLOYEE SURVEY ON HOUSING NEEDS

In October 2003, the Town of Westford circulated a one-page written survey to roughly 800 Town and school employees on behalf of the Westford Affordable Housing Committee. The survey asked questions about employees housing characteristics, needs and preferences. The Committee received 140 responses for a 17.5 percent response rate. The following summarizes those responses:

1. Town of Residence

Fewer than half of respondents both live and work in Westford. Employees from 36 Towns responded to the survey. Chelmsford, Lowell and Hudson, NH were the most common residences of those not living in Westford. Ten percent of respondents live in New Hampshire.

- ☐ **Westford 43%**
- ☐ **Other Towns 57%**

2. Median Commuting Distance to Work

Non-residents commute roughly 15 miles to work in Westford. Respondents commute from as far away as Quincy, Uxbridge, Gardner, and Newton, NH. Renters travel slightly further than homeowners in getting to work.

- ☐ **Westford Residents 3 miles**
- ☐ **Non-Residents 15 miles**
 - ☐ Owners 14 miles
 - ☐ Renters 16.5 miles

3. Tenure

More than four out of five Town employees responding own their home already. Very few renters live in Westford.

- ☐ **81% Own**
 - ☐ In Westford 40%
 - ☐ Other Towns 41%
- ☐ **19% Rent**
 - ☐ In Westford 3%
 - ☐ Other Towns 16%

4. How Important is Housing Cost in Decision Not to Live in Westford?

For 60 percent of respondents not already living in Westford, housing cost is a critical reason why. Another 26 percent said it was an important factor. Among renters, all respondents said housing cost is a critical or important factor in why they live don't live in Town.

- ☐ **60% Critical**
 - ☐ Owners 56%
 - ☐ Renters 70%
- ☐ **26% Important**
 - ☐ Owners 25%
 - ☐ Renters 30%
- ☐ **14% Not Important**
 - ☐ Owners 21%
 - ☐ Renters 0%

5. If Housing Costs Were Not An Issue, Would You Live in Westford?

Nearly a third of employees who don't already own a home in Westford very likely would if price was not a consideration. This includes roughly half of all renters and a quarter of homeowners. Another 18 percent said they would "likely" live in Westford if they could afford to do so. In all, this represents half of the employees not living in Town already. Serving this population represents a significant market for affordable housing.

- ☐ **32% Very Likely**
 - ☐ Owners (non-resident) 25%
 - ☐ Renters (all) 48%
- ☐ **18% Likely**
 - ☐ Owners (non-resident) 16%
 - ☐ Renters (all) 22%
- ☐ **20% Possibly**
 - ☐ Owners (non-resident) 21%
 - ☐ Renters (all) 19%
- ☐ **30% Not Likely/ Don't Know**
 - ☐ Owners (non-resident) 38%
 - ☐ Renters (all) 11%

6. What Represents An Affordable Rental?

Relatively few respondents answered this question with specific information. For the eight households that did respond, the predominant need is for one and two bedroom apartments.

- ❑ **38% One Bedroom @ \$500- \$700/ month**
- ❑ **50% Two Bedroom @ \$600- \$1,000/ month**
- ❑ **12% Three Bedroom @ \$1,800/ month**

7. What Represents An Affordable Homeownership Option?

For those seeking an affordable home to purchase, the greatest need is for housing in the \$200,000- \$275,000 price range. Unlike rental respondents, most seeking homeownership are looking for three or four bedroom units.

- ❑ **3% One Bedroom @ \$130,000**
- ❑ **18% Two Bedroom @ \$125,000- \$400,000** [\$250,000 median]
- ❑ **47% Three Bedroom @ \$175,000- \$400,000** [\$275,000 median]
- ❑ **33% Four Bedroom @ \$200,000- \$350,000** [\$250,000 median]

8. Household Income

In all about, 18 percent of Town employees would qualify as low income households. Another 20 percent would qualify as moderate income. The survey indicates little difference between Westford residents and non-residents in terms of household income. Living in Town is more a function of whether you had already purchased a home before prices skyrocketed.

- ❑ **18% Low Income (<60% of area median)**
- ❑ **20% Moderate Income (60-79% of area median)**
- ❑ **20% Median Income (80-100% of median)**
- ❑ **42% Greater than Median Income**

APPENDIX B: TOWN LAND AND FUTURE VACATED BUILDINGS

From Final Report of the 2000 Land Use Priorities Committee (page 29-30)

This section contains the Land Use Priorities Committee recommendations for the creation of affordable housing on buildable Town-owned parcels and for building sites that may become vacant for the future.

Parcel Number	Location
0007 0009 000	Carlisle Road
022 0003 0003	Boston Road
022 0117 0002	Boston Road
045 0099 0000	Tyngsboro Road
017 0038 0000	Fieldstone Drive
021 0103 0000	Hildreth Road *
070 0046 0000	Williams Avenue
024 0023 0000	Old Farm Building

* The Committee recommended selling or trading this parcel in order to acquire other property for affordable housing creation.

APPENDIX C: FAIR HOUSING PLAN UPDATE

A. INTRODUCTION

Massachusetts General Laws, Chapter 151B, Section 4 Paragraphs 3b, 3c, 4, 4a, 5, 6, 7, 7a, 7b, 8, 10, 11, 13 and 18 codify the state's prohibitions against discrimination in housing. These laws identify a number of protected classes including race, color, religious creed, national origin, ancestry, sex, age, handicap (disability), sexual harassment, sexual orientation, marital status, children, retaliation, veteran status, or public assistance.

In 1991, the Town of Westford prepared a Fair Housing Plan to eliminate barriers to equal access to housing and to remedy the affects of past discrimination. The AHC affirms to essential role that Fair Housing continues to play in the Town's efforts to provide housing to meet the needs of residents in the community and in the region.

The following update looks at the changes in the community's profile as it relates to racial minorities, single parents, and the elderly. The update includes recommendations for continuing the efforts of the Town to provide equal access to housing and to remedy the affects of past discrimination. These recommendations will be integrated into the Affordable Housing Plan's ongoing efforts.

B. CHANGES IN HOUSING PROFILE (1980 TO 2000)

The following tables show the change in the composition of residents in Westford and in the Northern Middlesex region from 1980 to 2000 with respect to minority status.

Table 1. Minority Households, Westford and Northern Middlesex Region, 1980-2000.

	Westford	Pct of Total HH	Local Area	Pct of Total HH
1980	30	0.8%	1655	2.2%
2000	385	5.6%	16161	15.9%
Change (80-00)	355	4.9%	14506	13.6%
Pct Change (80-00)	1183%	645%	876%	611%

The racial composition of both Westford and the Northern Middlesex area changed significantly over the past two decades. From 1980 to 2000, Westford's number of minority households grew by more than twelve fold from 30 to 355 households. The larger area (encompassing Billerica, Chelmsford, Dracut, Dunstable, Lowell, Pepperell,

Tewksbury, Tyngsborough, and Westford) increased nearly ten fold from 1,655 minority households to 16,161. In 1980, Westford was home to 1.8 percent of the area minority households. By 2000, it was home to 2.4 percent of the area's minority households. By 2000, 5.6 percent of Westford households identified themselves as either non-white or Hispanic/ Latino, up from less than one percent in 1980. At 5.6 percent, Westford still has significantly smaller share of minority households than the larger area where 15.9 percent of all households are minorities.

Table 2. Minority Population, Westford and Northern Middlesex Region, 1980-2000

	1980	% of Total Population	2000	% of Total Population	Number Change 80-00	Percent Change 80-00
Westford						
Total Pop	13434	100.0%	20754	100.0%	7320	54.5%
White/ non-Hispanic	13226	98.5%	19267	92.8%	6041	45.7%
Asian/ Pacific Islander	72	0.5%	997	4.8%	925	1284.7%
Black	27	0.2%	62	0.3%	35	129.6%
Hispanic (All Races)	92	0.7%	229	1.1%	137	148.9%
Other	38	0.3%	75	0.4%	37	97.4%
Two or More	n/a	n/a	176	0.8%	176	n/a
No Middlesex Region						
Total Pop	227655	100.0%	281225	100.0%	53570	23.5%
White/ non-Hispanic	223856	98.3%	231285	82.2%	7429	3.3%
Asian/ Pacific Islander	318	0.1%	22672	8.1%	22354	7029.6%
Black	1800	0.8%	5709	2.0%	3909	217.2%
Hispanic (All Races)	5401	2.4%	17028	6.1%	11627	215.3%
Other	767	0.3%	7908	2.8%	7141	931.0%
Two or More	n/a	n/a	5746	2.0%	5746	n/a

The 2000 Census provided significantly more detail about minority and ethnic status than did the 1980 Census. In 2000, 7.2 percent of Westford's overall population was either non-white or Hispanic/ Latino. This represents 1,539 individuals, up from 229 in 1980. Asians represent roughly two-thirds of the Town's minority population. All minority groups grew faster than the population as a whole over the 20 years. The rate of growth for all minority groups was much faster in the Northern Middlesex Region than it was for the Town of Westford over 20 years. The area's minority population grew by

over 46,000 during the period. Minorities now account for 17.8 percent of the area's population compared to 7.2 percent in Westford.

**Table 3. Racial Composition by Income, and Housing Tenure
Westford, 2000**

	Median Household Income	Percent Home Owners
Total Population	\$98,274	91.9%
White/ non-Hispanic	\$96,494	91.8%
Asian/ Pacific Islander	\$118,027	96.8%
Black	\$103,133	90.0%
Hispanic (All Races)	\$76,385	86.7%
Other	\$105,317	93.8%
Two or More	\$92,317	77.8%

The minority population in Westford does not differ significantly from the overall population in terms in median household income or housing tenure. Overall, the minority population has a higher median household income than does the white-only population. Minorities were also as likely to be homeowners as the population as a whole.

Table 4. Racial Composition by Location within Westford, 2000

	Census Tract 3181	Census Tract 3182	Census Tract 3183	Census Tract 3184
Total Pop	6116	3690	7175	3773
White/ non-Hispanic	90.2%	94.9%	93.5%	93.9%
Asian/ Pacific Islander	7.4%	2.7%	4.1%	3.9%
Black	0.2%	0.5%	0.3%	0.2%
Hispanic (All Races)	1.0%	0.9%	1.1%	1.3%
Other	0.5%	0.2%	0.4%	0.3%
Two or More	0.9%	0.9%	0.9%	0.7%

There are no significant concentrations of minority households in any given neighborhood within Westford.

The Town of Westford has made efforts to ensure that minority households have access to public housing in the community. Racial and ethnic minorities receive a

preference for occupancy in housing managed by the Westford Housing Authority until the composition of the agency's housing at least mirrors the racial composition of the larger Northern Middlesex region. At the moment, six minority households live in the Town's 73 elderly/disabled units. Four additional minority households have priority on that waiting list. The Authority's six family units have not changed hands in several years. The family waiting list includes 12 minority families. A minority household recently won the Orion Way homeownership lottery with an "extra ticket" preference. The Authority's six family units include five single female heads of household.

Summary

The 1991 Fair Housing Plan summarized the most significant issues affecting the ability of protected classes to find housing in Westford. These included:

1. The high cost of housing
2. Under representation of both minorities and female heads of household
3. Lack of public transportation
4. Lack of job opportunities
5. Lack of subsidized family public housing and
6. The special needs of female heads of household

In the consultant's view, the high cost of housing, under representation, the lack of public transportation, and the lack of subsidized family housing remain as true today as they did in 1991. The primary barrier to living in Westford is income rather than race, age, disability, or household configuration. But as protected groups are disproportionately represented at low and moderate-income levels regionally, any efforts to address the under representation of minorities must first address the cost of housing in the community.

C. RECOMMENDED ACTIONS

These recommendations are all directed at ensuring that minorities, single parents, older residents, and persons with disabilities are represented in Westford's affordable housing initiatives in proportion to their numbers in the greater Northern Middlesex Council of Government area.

1. Minority Set Aside

In addition to any local set-asides the Town maintains to insure that Westford residents and employees have priority for affordable housing, the AHC will establish eligibility criteria for occupancy in affordable housing initiatives that provide for 16 percent of new households to be non-white or Hispanic in keeping with the percentage of such residents in the Northern Middlesex Council of Government area. This recommendation is in keeping with the minority preference currently in use by the Westford Housing Authority.

2. Single Head of Household Set Aside

According to the 2000 Census, Westford was home to 346 single parent families with children under 18-year old. This represents 5.1 percent of all households. Area-wide, single heads of households with children represent 10.2 percent of all households. In order to reflect the area representation of this protected class, the consultant recommends that, in addition to any local set-asides the Town maintains to insure that Westford residents and employees have priority for affordable housing, the AHC will establish eligibility criteria for occupancy in affordable housing initiatives that provide for 10 percent of new households to be single head of households (with children) in keeping with the percentage of such residents in the Northern Middlesex Council of Government area.

3. Housing for the Elderly and Disabled

Westford's resident population is also under represented in terms of elderly residents. According to the 2000 Census, 15.5 percent of the Town's population is 55 and over. This compares with 18.6 percent for the Northern Middlesex area. The Action Plan calls for 228 new housing units for the elderly and disabled. This represents 32.5 percent of the planned 700 units of affordable housing to be created over the next decade. This focus on housing for the elderly and disabled will bring the Town's share of older and disabled residents closer to the area representation of this population.

4. Outreach Efforts

The consultant recommends that the AHC establish and maintain contacts with area non-profits and organizations representing protected classes in order to maximize the participation of these groups in efforts to provide affordable housing for low and moderate-income households.